Case 09-28697 Doc 1 Filed 08/05/09 Entered 08/05/09 15:45:37 Desc Main

Page 1 of 45 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Ali, Irfan S Ali, Sabeen K All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0912 (if more than one, state all): 2999 Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 5900 Liberty Square 5900 Liberty Square Oak Forest IL Oak Forest IL ZIPCODE IPCODE **0452-2856** 60452-2856 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above **Nature of Debts** (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001- \boxtimes 1,000 5,001-10,001-50,001-100,000 50-99 100-199 200-999 Over 1-49 50,000 5,000 10,000 25,000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 \$1 billion \$50,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$100 to \$500 \$50,000 to \$1 to \$10 to \$50 to \$1 billion \$1 billion million million million million

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Voluntary Petition	Name of Debtor(s): Irfan S Ali and		, 5
(This page must be completed and filed in every case)	Sabeen K Ali		
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, atta	ch additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE Location Where Filed:	Case Number:	Date Filed:	
Escalor Where I fied.	Cuse I tumber.	Bute Theu.	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	Tthis Debtor (If more	than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE District:	Relationship:	Judge:	
	·	, , ,	
Exhibit A (To be completed if debtor is required to file periodic reports	/To be	Exhibit B	
(e.g., forms 10K and 10Q) with the Securities and Exchange		completed if debtor is an individual debts are primarily consumer debts)	
Commission pursuant to Section 13 or 15(d) of the Securities		amed in the foregoing petition, decl	are that I
Exchange Act of 1934 and is requesting relief under Chapter 11)	have informed the petitioner that	[he or she] may proceed under chap	oter 7, 11, 12
	or 13 of title 11, United States Co	ode, and have explained the relief a	vailable under
	each such chapter. I further certif	y that I have delivered to the debtor	the notice
	required by 11 U.S.C. §342(b).		
Exhibit A is attached and made a part of this petition	X /s/ Richard D. (Grossman	08/05/2009
	Signature of Attorney for Debtor(s		Date
	Exhibit C		
Does the debtor own or have possession of any property that poses or is alleg	ged to pose a threat of imminent and	identifiable harm to public health	
or safety?			
Yes, and exhibit C is attached and made a part of this petition.			
⊠ No			
	Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a s	separate Exhibit D.)	
Exhibit D completed and signed by the debtor is attached and made	part of this petition.		
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Regarding the Debtor - Venue		
	k any applicable box)		
Debtor has been domiciled or has had a residence, principal place of bus		ict for 180 days immediately	
preceding the date of this petition or for a longer part of such 180 days the There is a bankruptcy case concerning debtor's affiliate, general partner,		ot.	
Debtor is a debtor in a foreign proceeding and has its principal place of b			
principal place of business or assets in the United States but is a defenda			
the interests of the parties will be served in regard to the relief sought in		ar or state court in this District, or	
Certification by a Debtor Who	Resides as a Tenant of Residentia	al Property	
(Check all a	applicable boxes.)		
☐ Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, compl	lete the following.)	
	(Name of landlord that of	otained judgment)	
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		-	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due dur	ing the 30-day	

Case 09-28697 Doc 1 Filed 08/05/09 Entered 08/05/09 15:45:37 Desc Main Official Form 1 (1/08) Document Page 3 of 45 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** Irfan S Ali and (This page must be completed and filed in every case) Sabeen K Ali **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. \mathbf{X} /s/ Irfan S Ali Signature of Debtor (Signature of Foreign Representative) X /s/ Sabeen K Ali Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 08/05/2009 (Date) 08/05/2009 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Richard D. Grossman I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Richard D. Grossman 1072641 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Law Offices Richard D. Grossman bankruptcy petition preparers, I have given the debtor notice of the Firm Name maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 225 West Wacker Drive 19 is attached. 20th Floor 60606 Chicago IL Printed Name and title, if any, of Bankruptcy Petition Preparer 312-750-9308 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 08/05/2009 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

conforming to the appropriate official form for each person.

Printed Name of Authorized Individual

Title of Authorized Individual

08/05/2009

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	Debtor(s)		
	Sabeen K Ali		
	and	Chapter	7
n re	Irfan S Ali	Case No.	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit B. Officer one of the two statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 引起和的的分名)	697 Doc 1	Filed 08/05/09 Document	Entered 08/05/09 15:45:37 Page 5 of 45	Desc Main
[Must be accompanied by a motion for a motio	for determination by . (Defined in 11 U.S. ole of realizing and m (Defined in 11 U.S.C	the court.] C. § 109 (h)(4) as impaired that the court. C. § 109 (h)(4) as physical dit counseling briefing in parts.	se of: [Check the applicable statement] In d by reason of mental illness or mental defice the respect to financial responsibilities.); It impaired to the extent of being unable, after the erson, by telephone, or through the Internet.)	er
5. The United State of 11 U.S.C. § 109(h) does not app		otcy administrator has dete	rmined that the credit counseling requiremen	nt
I certify under penalty of p	perjury that the info	ormation provided abov	e is true and correct.	
Signature of Debtor: /s/ II	rfan S Ali			
Date: 08/05/2009				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		Debtor(s)		
	Sabeen K Ali			
	and		Chapter	7
n re	Irfan S Ali		Case No.	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check the till live statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 引起加的2268)7	Doc 1	Filed 08/05/09 Document	Entered 08/05/09 15:45:37 Page 7 of 45	Desc Main
[Must be accompanied by a motion for dete Incapacity. (Define so as to be incapable of re Disability. (Define	ermination by to ned in 11 U.S.0 calizing and ma ed in 11 U.S.C ipate in a cred	the court.] C. § 109 (h)(4) as impaire aking rational decisions w C. § 109 (h)(4) as physical dit counseling briefing in p	d by reason of mental illness or mental deficition respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	r
5. The United States trustor of 11 U.S.C. § 109(h) does not apply in this	•	tcy administrator has dete	rmined that the credit counseling requiremen	t
I certify under penalty of perjury	that the info	ormation provided abov	e is true and correct.	
Signature of Debtor: /s/ Sabeen	K Ali			
Date: 08/05/2009				

FORM B6A (Official Form 6A) (12/07) Doc 1 Filed 08/05/09 Entered 08/05/09 15:45:37 Desc Main Document Page 8 of 45

In re Irfan S Ali and Sabeen K Ali	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
Former Residence located at 9731 N Fox Glen, Unit #4K, Niles, IL 60714, County of Cook; foreclosure pending; outstanding balance on mortgage: \$167,404.49; Outstanding balance on Equity Line of Credit: \$19,707.44; Debtors are surrending property.		J	\$ 160,000.00	\$ 160,000.00

TOTAL \$ (Report also on Summary of Schedules.)

160,000.00

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In re Irfan S Ali and Sabeen K Ali	Case No		
Debtor(s)	(if knowr		

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e	Description and Location of Property Husband Wife Joint Community	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1	. Cash on hand.	X			
2	. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account no. 005304282618 with Bank of America, P O Box 25118, Tampa, FL 33622 Location: In debtor's possession	J	\$ 1,100.00
3	. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit for Great Wraps business: This security deposit was surrendered to landlord for breaking lease when business collapsed. Location: In landlord's possession	J	\$ 2,500.00
			Security Deposit with Landlord for rental of home Location: In landlord's possession	J	\$ 1,800.00
4	. Household goods and furnishings, including audio, video, and computer equipment.		Ordinary Household Goods and Furnishings Location: In debtor's possession	J	\$ 1,000.00
5	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6	. Wearing apparel.		Basic Wearing Apparel Location: In debtor's possession	J	\$ 500.00
7	. Furs and jewelry.	X			
8	Firearms and sports, photographic, and other hobby equipment.	X			

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Inre Irfan S Ali and Sabeen K Ali	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

Type of Property	Description and Location of Property Hust	andH	Current Value of Debtor's Interest, in Properties
		WifeW JointJ InityC	Deducting any Secured Claim or Exemption
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
10. Annuities. Itemize and name each issuer.			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.			
Stock and interests in incorporated and unincorporated businesses. Itemize.			
14. Interests in partnerships or joint ventures. Itemize.			
Government and corporate bonds and other negotiable and non-negotiable instruments.			
16. Accounts Receivable.			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.			
Other liquidated debts owed to debtor including tax refunds. Give particulars.			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			
22. Patents, copyrights, and other intellectual property. Give particulars.			
23. Licenses, franchises, and other general intangibles. Give particulars.			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.			
25. Automobiles, trucks, trailers and other vehicles and accessories.	2008 Hyundai Accent with 9,000 miles in excellent condition. Outstanding balance on vehicle: \$11,800.00. Kelley Blue Book value:	W	\$ 8,650.00

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In re Irfan S Ali and Sabeen K Ali	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

		(Odritindation Officet)			
Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	е		Community-	-С	Exemption
		\$8,650.00. Co-owned with Wife's mother. Payments are current. Location: In debtor's possession			
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
Other personal property of any kind not already listed. Itemize.	X				

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nre Irfan S Ali and Sabeen K Ali	Case No.
Debtor(s)	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$136,875. (Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Checking Account	735 ILCS 5/12-1001(b)	\$ 1,100.00	\$ 1,100.00
Security Deposit	735 ILCS 5/12-1001(b)	\$ 1,800.00	\$ 1,800.00
Household Goods and Furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00

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B6D (Official Form 6D) (12/07)

In reIrfan S Ali and Sabeen K Ali	, Case No.	
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	V H- W- J	rate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien -Husband -Wife Joint -Community	Contingent	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 3399		_	2008					\$ 19,502.90	\$ 19,502.90
Creditor # : 1 Bank of America P O Box 21848 Greensboro NC 27420-1848			Equity Line of Credit						
Assertable: 5005	v	T-7	Value: \$ 160,000.00 2008					\$ 11,800.00	\$ 3,150.00
Account No: 5001 Creditor # : 2 Chase Auto Finance P O Box 901076 Fort Worth TX 76101-2076	^_		Auto Loan					\$ 11,500.00	<i>\$</i> 37130100
			Value: \$ 8,650.00						
Account No: 41-7 Creditor # : 3 CitiMortgage P O Box 9438 Gaithersburg MD 20898-9438		J	2004 Mortgage					\$ 167,404.49	\$ 7,404.49
			Value: \$ 160,000.00						
1 continuation sheets attached				Subt (Total of t	this	s pag	ge)	\$ 198,707.39	\$ 30,057.39
			(1	Use only on la		tal t pag		(Report also on Summary of (If applicable, report also on

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Case 09-28697 Doc 1 Filed 08/05/09 Entered 08/05/09 15:45:37 Desc Main Document Page 14 of 45

B6D (Official Form 6D) (12/07) - Cont.

In reIrfan S Ali and Sabeen K Ali	Case No.	
Debtor(s)	_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community Account No: 41-7 Codilis & Associates Representing: 15W030 N Frontage Rd CitiMortgage Suite 100 Willowbrook IL 60527 Value: Account No: Value: 1 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 0.00 \$ 0.00 (Total of this page) Holding Secured Claims Total \$ \$ 198,707.39 \$ 30,057.39 (Use only on last page)

B6E (Official Form 6E) (12/07) 09-28697 Doc 1 Filed 08/05/09 Entered 08/05/09 15:45:37 Desc Main Document Page 15 of 45

In re Irfan S Ali and Sabeen K Ali

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

	ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

n re Irfan S Ali and Sabeen K Ali	, Case No.
D 14 (1)	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: G896 Creditor # : 1 A Barr Sales Inc 8130 W 47th Street Lyons IL 60534		J	2008 Business Debt Great Wraps Business				\$ 53.04
Account No: 2285 Creditor # : 2 ADP Easy Pay 256-ADP SBS Chicago 1851 N Resler Drive El Paso TX 79912		J	02/2009 Services Great Wraps Business				\$ 476.47
Account No: 2285 Representing: ADP Easy Pay			ADP Financial Serv Div 100 Northwest Point Blvd Elk Grove Villag IL 60007				
Account No: 1009 Creditor # : 3 American Express Customer Service 77 American Expressway Fort Lauderdale FL 33337-0001		H	Before 02/2009 Credit Card Debt				\$ 4,506.75
10 continuation sheets attached		1		Sub	ota Tota	,	\$ 5,036.26

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

ln i	re	Irfan	S	Ali	and	Sabeen	K	Ali
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Debtor(s)

Case No.__

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 1007 Creditor # : 4 American Express	Co-Debtor	J	and (If Cla Husband Wife Joint Community Before	Claim was Incurred, Consideration for Claim. aim is Subject to Setoff, so State. 02/2009 Card Debt		Contingent	Unliquidated	Disputed	Amount of Claim \$ 324.25
Customer Service 77 American Expressway Fort Lauderdale FL 33337-0001									
Account No: 1007									
Representing: American Express			6330 Gt	vices LP ulfton n TX 77081					
Account No: 1000 Creditor # : 5 American Express Customer Service 77 American Expressway Fort Lauderdale FL 33337-0001		H		02/2009 Card Debt					\$ 2,587.26
Account No: 1000 Representing: American Express			205 Br	ource Advantage LLC yant Woods South o NY 14228					
Account No: 4872 Creditor # : 6 American Honda Finance Corp P O Box 5308 Elgin IL 60121-5308		W	2007 Reposs	essed Vehicle					\$ 8,427.56
Account No: 4872 Representing: American Honda Finance Corp			5800 No	Recovery Systems orth Course Drive n TX 77072					
Sheet No. 1 of 10 continuation sheets attaccreditors Holding Unsecured Nonpriority Claims	ched t	o So	(Use only on la	ast page of the completed Schedule F. Report also pplicable, on the Statistical Summary of Certain L	on Summary	T of So	otal	I \$	\$ 11,339.07

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B6F (Official Form 6F) (12/07) - Cont.

In re 🛭	Irfan	S	Ali	and	Sabeen	\boldsymbol{K}	Ali
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Debtor(s)

Case No.___

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

<u></u>	-	1	(Continuation Sneet)	-	1	1	<u> </u>
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9242 Creditor # : 7 American Honda Finance Corp P O Box 5308 Elgin IL 60121-5308		W	2008 Repossessed Vehicle				\$ 14,035.39
Account No: 0999 Creditor # : 8 AT&T P O Box 8212 Aurora IL 60572-8212		J	2008 Utility Bills Great Wraps Business				\$ 717.62
Account No: 0999 Representing: AT&T			I C System Inc 444 Hwy 96 East P O Box 64437 Saint Paul MN 55164-0437				
Account No: 5126 Creditor # : 9 Bank of America P O Box 15026 Wilmington DE 19850-5026		Н	Before 02/2009 Line of Credit				\$ 21,747.91
Account No: 5126 Representing: Bank of America			Tritium Card Services 865 Merrick Ave 4th Fl Westbury NY 11590				
Account No: 3955 Creditor # : 10 Brinks Home Security P O Box 152235 Irving TX 75015-2235		J	2008 Services Great Wraps Business				\$ 287.74
Sheet No. 2 of 10 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Surand, if applicable, on the Statistical Summary of Certain Liabilitie	mmary of S	Tota ched	al \$ ules	\$ 36,788.66

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B6F (Official Form 6F) (12/07) - Cont.

n re <i>Irfan S Ali and S</i>	abeen K Ali
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Debtor(s)

Case No.___

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

<u>r</u>	-,		(Continuation Sheet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0927 Creditor # : 11 Capital One Central Customer Asst Team P O Box 3180 Pittsburgh PA 15230-3180		W	Before 02/2009 Credit Card Debt Great Wraps				\$ 4,507.01
Account No: 9842 Creditor # : 12 Capital One Central Customer Asst Team P O Box 3180 Pittsburgh PA 15230-3180		H	Before 02/2009 Credit Card Debt				\$ 6,512.77
Account No: 9842 Representing: Capital One			Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus OH 43231				
Account No: 9842 Representing: Capital One			NCO Financial 4740 Baxter Road Virginia Beach VA 23462				
Account No: 9865 Creditor # : 13 Chase Attn Bankruptcy Dept P O Box 15298 Wilmington DE 19850		W	06/2009 Credit Card Debt Case No. 09 M1 142177				\$ 2,286.83
Account No: 9865 Representing: Chase			Michael D. Fine Chase Bank USA 131 S Dearborn St 5th Fl Chicago IL 60603				
Sheet No. 3 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sun and, if applicable, on the Statistical Summary of Certain Liabilities		Tot	al \$	S

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B6F (Official Form 6F) (12/07) - Cont.

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Debtor(s)

Case No._

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditorio Nomo Mailing Address			Date Claim was Incurred,				Amount of Claim
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Julia
Account No: 2664 Creditor # : 14 Chase Attn Bankruptcy Dept P O Box 15298 Wilmington DE 19850		W	Before 1/2009 Credit Card Debt Case No. 09 M1 142177				\$ 12,603.2
Account No: 2664 Representing: Chase			Michael D. Fine Chase Bank USA 131 S Dearborn St 5th Fl Chicago IL 60603				
Account No: 3798 Creditor # : 15 Chase Attn Bankruptcy Dept P O Box 15298 Wilmington DE 19850		H	Before 02/2009 Credit Card Debt				\$ 16,254.7
Account No: -901 Creditor # : 16 Cit Small Business Lending P O Box 1529 Livingston NJ 07039-1529		J	2008 Business Loan Great Wraps Business				\$ 148,227.8
Account No: 4945 Creditor # : 17 Citi Cards P O Box 6000 The Lakes NV 89163-6000		W	Before 02/2009 Credit Card Debt				\$ 670.0
Account No: 4945 Representing: Citi Cards			United Collection Bureau Inc 5620 Southwyck Blvd Ste 206 Toledo OH 43614				
Sheet No. <u>4</u> of <u>10 c</u> ontinuation sheets a Creditors Holding Unsecured Nonpriority Claims	tached t	o Sc	hedule of (Use only on last page of the completed Schedule F. Report also on Sun		Γota	ıl\$	\$ 177,755.8

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B6F (Official Form 6F) (12/07) - Cont.

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Debtor(s)

Case	No.
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(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

<u> </u>			(Continuation Sneet)		-,-			
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent		Unliquidated	Disputed	Amount of Claim
Account No: 1044 Creditor # : 18 Comed Customer Care P O Box 805379 Chicago IL 60680-5379		H	2008 Utility Bills Great Wraps Business					\$ 2,736.50
Account No: 1044 Representing: Comed Customer Care			Van Ru Credit Corporation 8550 Ulmerton Rd Ste 225 Largo FL 33771-5351					
Account No: 2559 Creditor # : 19 Discover Card Attn Bankruptcy Dept P O Box 3025 New Albany OH 43054		W	Before 02/2009 Credit Card Debt					\$ 5,275.71
Account No: 2559 Representing: Discover Card	_		Weltman Weinberg & Reis 175 S 3rd Street Suite 900 Columbus OH 43215					
Account No: 3009 Creditor # : 20 Discover Card Attn Bankruptcy Dept P O Box 3025 New Albany OH 43054		H	Before 02/2009 Credit Card Debt					\$ 6,595.97
Account No: 8104 Creditor # : 21 Evanston Northwestern Healthca Hospital Billing 23056 Network Place Chicago IL 60673-1230		J	2008 Medical Bills					\$ 258.00
Sheet No. <u>5</u> of <u>10</u> continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ned t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities		To Sche	ta edu	l \$	\$ 14,866.18

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B6F (Official Form 6F) (12/07) - Cont.

n re Irfan S Ali and Sabeen K Al.	ln	re	Irfan	S	Ali	and	Sabeen	K	Al:
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Debtor(s)

Case No.__

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	-	+	(Continuation Sneet)		1		1
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8104	1						
Representing: Evanston Northwestern Healthca			Pinnacle Mgmt Services 514 Market Loop Ste 103 Dundee IL 60118				
Account No: 9845		H	Before 02/2009				\$ 277.17
Creditor # : 22 FIA Card Services P O Box 15726 Wilmington DE 19886-5726			Credit Card Debt				<i># 277.</i> • 17
Account No: Ali	1	J	2008		+		Unknown
Creditor # : 23 Great Wraps 732 E Dundee Road Palatine IL 60074			Lease Great Wraps Business Lease				
Account No: 9034		J	2008				\$ 406.80
Creditor # : 24 Island Oasis P O Box 847881 Boston MA 02284-7881			Merchandise Great Wraps Business				,
Account No: Ali		J	03/2009				\$ 1,503.49
Creditor # : 25 Kovitz Shifrin Nesbit 750 Lake Cook Road Suite 350 Buffalo Grove IL 60089-2073			Condo Assoc Fees Terrace Sq Condo Assn				
Account No: 2999 Creditor # : 26 Mark Allen Berk MD SC 900 N Westmoreland 222 Lake Forest IL 60045		J	2008 Medical Bills				\$ 155.00
Sheet No. 6 of 10 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	o Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Sumr		Tota	al\$	\$ 2,342.46

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B6F (Official Form 6F) (12/07) - Cont.

n re Irfan S Ali and Sabeen K A

Debtor(s)

Case	Nο

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 1759 Creditor # : 27 Nicor Gas P O Box 190 Aurora IL 60507-0190	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 2008 Utility Bills Great Wraps Business	Contingent	Unliquidated	Disputed	Amount of Claim \$ 627.23
Account No: 1759 Representing: Nicor Gas			NCO Financial Systems P O Box 15618 Wilmington DE 19850				
Account No: 7602 Creditor # : 28 Northern Leasing Systems Inc 132 W 31st Street 14th F1 New York NY 10001-3405		J	2008 Lease Great Wraps Business				\$ 145.91
Account No: 5292 Creditor # : 29 Northshore University Healthsy 9532 Eagle Way Chicago IL 60678		J	2008 Medical Bills				\$ 102.00
Account No: 5292 Representing: Northshore University Healthsy			Van Ru Credit Corporation 1350 E Touhy Ave Ste 100E Des Plaines IL 60018-3307				
Account No: 5292 Representing: Northshore University Healthsy			Pinnacle Mgmt Services 514 Market Loop Ste 103 Dundee IL 60118				
Sheet No. 7 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	to Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities are	ary of S	Tota ched	al \$ ules	\$ 875.14

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B6F (Official Form 6F) (12/07) - Cont.

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Debtor(s)

Case	Nο

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 5292 Creditor # : 30 Northshore University Healthsy 9532 Eagle Way Chicago IL 60678	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community 2008 Medical Bills	Contingent	Unliquidated	Disputed	Amount of Claim \$ 102.00
Account No: 5292 Representing: Northshore University Healthsy			Van Ru Credit Corporation 1350 E Touhy Ave Ste 100E Des Plaines IL 60018-3307				
Account No: 5292 Representing: Northshore University Healthsy			Pinnacle Mgmt Services 514 Market Loop Ste 103 Dundee IL 60118				
Account No: 9631 Creditor # : 31 Northwest Community Hospital 800 W Central Road Arlington Height IL 60005-2349		W	2007 Medical Bills				\$ 84.00
Account No: 9631 Representing: Northwest Community Hospital			C B Accounts Inc 1101 Main Street Peoria IL 61606				
Account No: 9631 Representing: Northwest Community Hospital			NCO Financial System 1375 E Woodfield Rd Suite 110 Schaumburg IL 60173				
Sheet No. 8 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tota ched	al \$ ules	\$ 186.00

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B6F (Official Form 6F) (12/07) - Cont.

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Debtor(s)

Case No.__

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sneet)		-1-	- 1		
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 4326	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community 2008	Contingent		Uniiquidated	Disputed	Amount of Claim
Creditor # : 32 Northwest Radiology Assoc 880 W Central Road Arlington Height IL 60005			Medical Bills					
Account No: 4326 Representing: Northwest Radiology Assoc			KCA Financial Services 628 North Street P O Box 53 Geneva IL 60134					
Account No: 4792 Creditor # : 33 Sams Club Discover P O Box 981064 El Paso TX 79998-1064		Н	Before 02/2009 Credit Card Debt Great Wraps Business					\$ 14,747.92
Account No: 4792 Representing: Sams Club Discover			Professional Bureau of Collect Dept 11196 P O Box 1259 Oaks PA 19456					
Account No: 0507 Creditor # : 34 State Farm Bank P O Box 1420 Deposit NY 13754-1420		Н	Before 02/2009 Credit Card Debt					\$ 3,952.30
Account No: 4226 Creditor # : 35 Total Merchant Services 255 Gold Rivers Road 3rd F1 Basalt CO 81621		J	2008 Services Great Wraps Business					\$ 35.00
Sheet No. 9 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	o Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Surand, if applicable, on the Statistical Summary of Certain Liabilitie		To Sche	tal edul	s les	\$ 18,797.22

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B6F (Official Form 6F) (12/07) - Cont.

In re	: Irfan	S	Ali	and	Sabeen	K	Ali
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Debtor(s)

Case No.__

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	and Cons	m was Incurred, ideration for Claim. s Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4226 Representing: Total Merchant Services			NCO Finand P O Box 4 Trenton No						
Account No: 9807 Creditor # : 36 Village of Arlington Hts P O Box 95349 Palatine IL 60095-0349		W	2007 Ambulance	Services					\$ 600.00
Account No: 5023 Creditor # : 37 WaMu Business Card P O Box 660433 Dallas TX 75266-0433		W	Before 02 Credit Ca Great Wra						\$ 7,194.30
Account No:									
Account No:									
Account No:									
Sheet No. 10 of 10 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	o So	(Use only on last pag	ge of the completed Schedule F. Report a ble, on the Statistical Summary of Certai	lso on Summary	of S	Γota chedu	l \$ ules	\$ 7,794.30 \$ 289,087.73

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nre Irfan S Ali and Sabeen K Ali	/ Debtor	Case No.	
		•	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 $\hfill \square$ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Dave and Laura Kowalzyk 14838 Anne Court Oak Forest IL 60452	Contract Type: Residential lease Terms: Beginning date: 11/8/2008 Debtor's Interest: Lessee Description: Buyout Option:

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In re Iz	rfan S Ali a	nd Sabeen K Ali	/ Debtor	Case No.	
					(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Shehnaz Ali 5900 Liberty Square Oak Forest IL 60452-2856	Chase Auto Finance P O Box 901076 Fort Worth TX 76101-2076

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In re Irfan S Ali and Sabeen K Ali	Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SPOUSE		
Status: Married	RELATIONSHIP(S): Daughter	AGE(S): 3		
EMPLOYMENT:	DEBTOR	SPOUS	iΕ	
Occupation	Manager	Manager		
Name of Employer	Markham Fast Food Inc	Markham Fast Food Inc	!	
How Long Employed	1 Year	1 Year		
Address of Employer	3040 West 159th Street Markham IL 60426	3040 West 159th Stree Markham IL 60426	∍t	
INCOME: (Estimate of aver	age or projected monthly income at time case filed)	DEBTOR	SPOUSE	
 Monthly gross wages, sa Estimate monthly overting SUBTOTAL 	lary, and commissions (Prorate if not paid monthly) ne	\$ 738.83 \$ 0.00 \$ \$ 738.83 \$	0.00	
4. LESS PAYROLL DEDUC a. Payroll taxes and soc b. Insurance c. Union dues d. Other (Specify):		\$ 68.68 \$ 0.00 \$ 0.00 \$ 0.00 \$	0.00 0.00	
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$ 68.68 \$	70.11	
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$ 670.15 \$	635.14	
8. Income from real propert 9. Interest and dividends 10. Alimony, maintenance of dependents listed above.	or support payments payable to the debtor for the debtor's use or that	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$	0.00 0.00	
11. Social security or gover (Specify):12. Pension or retirement in13. Other monthly income		\$ 0.00 \$ 0.00 \$	0.00 0.00	
(Specify):		\$ 0.00 \$	0.00	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$ 0.00 \$		
15. AVERAGE MONTHLY	NCOME (Add amounts shown on lines 6 and 14)	\$ 670.15 \$	635.14	
	MONTHLY INCOME: (Combine column totals nly one debtor repeat total reported on line 15)	(Report also on Summary of Sched		

Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Irfan S Ali and Sabeen K Ali	, Case No.	
Debtor(s)	-	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	900.00
a. Are real estate taxes included? Yes 🔲 No 🔀		
b. Is property insurance included? Yes 🔲 No 🔯		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	33.00
c. Telephone	\$	0.00
d.Other Cable/Internet/Phone	\$	190.00
Other Cell Phone	\$	135.00
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	500.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	30.00
	<u>*</u>	100.00
7. Medical and dental expenses		75.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's		0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	—	
a. Auto	\$	235.00
b. Other:	\$	0.00
c. Other:	ŝ	0.00
		•••••
14. Alimony, maintenance, and support paid to others	•	0.00
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at your home	\$ \$	0.00
40 Davids are secured from a continue of hypiracs and solid and form (attack detailed at the cont)	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Childcare	\$ \$	30.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,498.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	1,305.29
b. Average monthly expenses from Line 18 above	\$	2,498.00
c. Monthly net income (a. minus b.)	\$	(1,192.71)
o. monen, not modifie (at fillings 6.)	Ψ	(= , = > = , =)
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Irfan S Ali and Sabeen K Ali	Case No. Chapter 7	
	/ Debtor	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 160,000.00		
B-Personal Property	Yes	3	\$ 15,550.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 198,707.39	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$ 289,087.73	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,305.29
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,498.00
тот	AL	23	\$ 175,550.00	\$ 487,795.12	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Irfan S Ali and Sabeen K Ali

Case No.
Chapter 7

/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,305.29
Average Expenses (from Schedule J, Line 18)	\$ 2,498.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	s 1,444.08

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 30,057.39
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 289,087.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 319,145.12

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In re Irfan S Ali and Sabeen K Ali	Case No.	
Debtor	_	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have ret to the best of my knowledge, informat	read the foregoing summary and schedules, consisting of ion and belief.	_24 _ sheets, and that they are true and
Date:	8/5/2009	Signature /s/ Irfan S Ali Irfan S Ali	
Date:	8/5/2009	Signature /s/ Sabeen K Ali Sabeen K Ali	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 34 of 45 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Irfan S Ali and Sabeen K Ali Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$2,999.25 01/2009 to 05/24/2009 (Husband) \$3,286.00 01/2009 to 05/24/2009 (Wife)

Last Year: \$25,730.00 2008 (Husband)

\$1,837.00 2008 (Wife)
Year before: \$65,647.00 2007 (Husband)
\$6,450.00 2007 (Wife)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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AMOUNT SOURCE

Year to date: \$0.00 2009

Last Year: \$32,461.00 2008: Early withdrawal of IRA

Year before: \$0.00 2007

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Creditor: Chase Auto Finance	03/2009	235.00	\$11,800.00
Address: P O Box 901076	04/2009	235.00	
Fort Worth, TX 76101-2076	05/2009	235.00	

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

(Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION STATUS OR DISPOSITION

Chase Bank USA NA Collection Circuit Court of Pending v. Cook County, IL,

Sabeen K Ali

Municipal Dept,
First District

CitiMortgage et al Foreclosure Circuit Court of Pending

v. Cook County, IL,

Irfan Ali et al. County DeptCase No. 09 CH Chancery Division

12604

None

 \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

REPOSSESSION

NAME AND ADDRESS OF CREDITOR OR SELLER FORECLOSURE SALE.

TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Name: American Honda Finance

Corp

Address: P O Box 5308 Elgin, IL 60121-5308

Description: 2007 Honda CRV 12/2008

Value: \$8,427.56

Name: American Honda Finance

Address: P O Box 5308 Elgin, IL 60121-5308

12/2008

Description: 2008 Honda Odyssey

Value: \$14,035.39

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filling under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \boxtimes

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, None relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE

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DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard D. Grossman

Address:

225 West Wacker Drive

20th Floor Chicago, IL 60606 Date of Payment: 06/2009
Payor: Irfan and Sabeen Ali

\$1,250.00 plus \$299.00

filing fee

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

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ADDRESS NAME USED DATES OF **OCCUPANCY**

Debtor: Irfan and Sabeen Ali Address: 6731 N Fox Glen, Unit

Ali

Name(s): Irfan and Sabeen 2004 to 11/2008

4K, Niles, IL 60714

16. Spouses and Former Spouses

None \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None \boxtimes

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None \boxtimes

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None X

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was selfemployed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

Form 7 (12/07) Case 09-28697 Doc 1 Filed 08/05/09 Entered 08/05/09 15:45:37 Desc Main Page 39 of 45 Document LAST FOUR DIGITS OF **BEGINNING AND** NAME SOCIAL-SECURITY OR **ADDRESS** NATURE OF BUSINESS **ENDING DATES** OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN SSI Ali ID: 20-1941860 9731 N Fox Glen Fast Food 2004 to 04/2008 Corporation d/b/a Dr, Niles, IL Restaurant Great Wraps, an 60714 (former Illinois residence of Corporation which debtors) was involuntarily dissolved 04/2009 None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. \boxtimes The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or selfemployed in a trade, profession, or other activity, either full- or part-time. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.) 19. Books, records and financial statements None

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

Name: Mohammed Hussain Dates: 2004 to 2008

Address: 2545 W Peterson Ave, Chicago, IL 60659

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

Name: Mohammed Hussain 2545 W Peterson Ave, Chicago, IL 60659

Missing: None

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None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor with two years immediately preceding the commencement of this case.	nin
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount a basis of each inventory.	nd
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.	
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.	
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent more of the voting or equity securities of the corporation.	or
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.	
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding t commencement of this case.	he
None	23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loar stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.	ıs,
Nana	24. Tax Consolidation Group.	

the debtor has been a member at any time within six years immediately preceding the commencement of the case.

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/ 7	Pen	sion	FIII	ns

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	08/05/2009	Signature	/s/ Irfan S Ali
		of Debtor	
5.	08/05/2009	Signature	/s/ Sabeen K Ali
Date	08/03/2009	of Joint Debto	or
		(if any)	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Irfan S Ali and Sabeen K Ali		Case No. Chapter 7		
	/ Del	otor		
CHAPTER 7 ST	ATEMENT OF INTENTION - HUS	BAND'S DEBTS		
Part A - Debts Secured by property of the estate. additional pages if necessary.)	. (Part A must be completed for EACH debt which is s	ecured by property of the estate. Attach		
Property No. 1				
Creditor's Name :	Describe Property Se	Describe Property Securing Debt :		
Bank of America	Former Residence			
Property will be (check one) :				
Surrendered				
If retaining the property, I intend to (check at least one)	:			
Redeem the property				
Reaffirm the debt				
Other. Explain		(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) :		(iv) scample, area not doing in 0.0.0 3 022 (iii).		
Claimed as exempt Not claimed	as exempt			
additional pages if necessary.)	eases. (All three columns of Part B must be completed	I for each unexpired lease. Attach		
Property No. Lessor's Name:	Describe Leased Property:	Lease will be assumed		
None	Describe Leased Froperty.	pursuant to 11 U.S.C. § 365 (p)(2):		
		☐ Yes ☐ No		
I declare under penalty of perjury that the abo	Signature of Debtor(s) ove indicates my intention as to any property of makes	ny estate securing a debt and/or		

Debtor: /s/ Irfan S Ali

Date: <u>08/05/2009</u>

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Irfan S Ali and Sabeen K Ali

Case No.
Chapter 7

CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1				
Creditor's Name : Chase Auto Finance	Describe Property Securi	Describe Property Securing Debt :		
chase Auto Finance	2006 Hyundai Accent	•		
Property will be (check one) :	<u> </u>			
☐ Surrendered ☐ Retained				
If retaining the property, I intend to (check at	least one):			
Redeem the property				
Reaffirm the debt				
Other. Explain (for example, avoid lien using 11 U.S.C § 522 (f)).				
Property is (check one):				
☐ Claimed as exempt ☐ No	ot claimed as exempt			
additional pages if necessary.	nexpired leases. (All three columns of Part B must be completed for ea			
additional pages if necessary. roperty No. Lessor's Name:		Lease will be assumed pursuant to 11 U.S.C. § 365 (p)(2):		
additional pages if necessary. operty No. essor's Name:		Lease will be assumed pursuant to 11 U.S.C. § 365		
additional pages if necessary. roperty No. _essor's Name: None	Describe Leased Property: Signature of Debtor(s) at the above indicates my intention as to any property of my esta	Lease will be assumed pursuant to 11 U.S.C. § 365 (p)(2):		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Irfan S Ali and Sabeen K A		Case No. Chapter 7		
	/ Debtor			
2	R 7 STATEMENT OF INTENTION - JOIN tate. (Part A must be completed for EACH debt which is secured			
roperty No. 1 Creditor's Name: CitiMortgage	Describe Property Securi	ng Debt :		
Property will be (check one): Surrendered Retained f retaining the property, I intend to (check at least of the property) Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt		ample, avoid lien using 11 U.S.C § 522 (f)).		
	ed leases. (All three columns of Part B must be completed for ea	ch unexpired lease. Attach		
essor's Name: Cone	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365 (p)(2):		

Joint Debtor: /s/ Sabeen K Ali

Date: 08/05/2009

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Case No. Chapter 2
Sabeen K Ali	
	/ Debtor

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, բ	pursuant to Rule	2016(b), Bar	nkruptcy Ru	les, states that:
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1. The undersigned is the attorney for the debtor(s) in this case.

Attorney for Debtor: Richard D. Grossman

- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 08/05/2009 Respectfully submitted,

X/s/ Richard D. Grossman

Attorney for Petitioner: Richard D. Grossman

Law Offices Richard D. Grossman

225 West Wacker Drive

20th Floor

Chicago IL 60606

312-750-9308